(b) if so, whether it is also a fact that although Government have offered assistance to fishermen in the form of loans, they are not coming forward to take loans for various reasons; and

(c) if so, the action proposed thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) According to the information furnished by Indian Overseas Bank, the Convenor, State Level Banker's Committee for Tamil Nadu, fishermen in Tsunami affected Tamil Nadu coast by and large have returned to their fishing operations after availing credit facilities from Banks, subsidy from Govt. and assistance from NGOs. Banks do not insist any collateral security or third party guarantee for loan assistance to the Tsunami affected fishermen under Rajiv Gandhi Rehabilitation Package (RGRP). Under Credit cum Subsidy scheme of RGRP there is provision of 18 months repayment holiday to enable the fishermen to meet their immediate livelihood needs. With the initial repayment holiday as above, it is expected that the fishermen will not have any difficulty in repaying the Bank loans over a period of 7 years thereafter.

(b) and (c) Initially the fishermen were insisting on providing the entire assistance by way of grant and were reluctant to avail loans. Later on the fishermen had started applying for loans under "RGRP for Tsunami Affected Area". As regards mechanized boats while the major chunk of the fishermen availed bank loans, some have utilized their own resources with subsidy to repair the boats. With regard to Fibre Glass Reinforced Plastic Boats (FRP Boats), the demand for bank loans is very limited due to the free assistance provided by NGOs for repair and replacement FRP boats by way of grant. As on 22.07.2005 in Tamil Nadu as a whole loans amounting to Rs. 4786 lakh have been sanctioned to 1862 fishermen who applied for loans.

Terms of World Bank Loan for implementation of Slum Sanitation Programme

860. SHRI R.S. GAVAI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Ministry of Urban Development have moved the Department of Economic Affairs, Ministry of Finance to approach

the World Bank and inform the State Government of Maharashtra the terms and conditions for finance from the World Bank for Implementation of slum sanitation programme;

(b) if so, the details thereof; and

(c) what action Government have taken so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes Sir.

(b) The Slum Sanitation Programme (Stage-II) is proposed to be implemented in 7 years at a cost of approximately Rs. 480 Crore. The project aims to provide sustainable improvement to the sanitation, based on demand driven participatory approach, for the benefit of slum dwellers with the help of Community Based Organizations (CBOs).

(c) M/o Urban Development & Poverty Alleviation has been intimated about the terms and conditions of World Bank financing for this project.

Weakening of Co-operative Banks

861. PROF. M.M. AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that almost all Cooperative Bank functioning at present in the country are in a weak position;

(b) if so, the details thereof and Government's reaction thereto; and

(c) what steps are being taken by Government to make the Co-operative Banks strong in the national interest?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) As on 31st March, 2004, there were 31 State Cooperative Banks (SCBs), 365 District Central Cooperative Banks (DCCBs), 20 State Cooperative Agriculture and Rural Development Banks (SCARDBs) and 768 Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). The financial status of these cooperatives as on 31st March 2004 is given in the table below:

Agency	In Profit		In Loss		Having Accu. Losses	
	No.	Amount	No.	Amount	No.	Amount
SCBs	26	393	4	20	7	261
DCCBs	263	859	102	758	201	4,981